

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

CASE NO.: 3-19-bk-367

IN RE: KEZIA L. HOLMES
Debtor(s)

CHAPTER 13 PLAN

A. NOTICES.

Debtor¹ must check one box on each line to state whether or not the Plan includes each of the following items. If an item is checked as “Not Included” or if both boxes are checked, the provision will be ineffective if set out later in the Plan.

A limit on the amount of a secured claim based on a valuation which may result in a partial payment or no payment at all to the secured creditor. See Sections C.5 (d) and (e). A separate motion will be filed.	Included X	Not Included
--	---------------	--------------

Avoidance of a judicial lien or nonpossessory, nonpurchase money security interest under 11 U.S.C §522 (f). A separate motion will be filed. See section C.5(e).	Included	Not Included X
--	----------	-------------------

Nonstandard provisions, set out in Section E.	Included	Not Included
---	----------	--------------

X

B. MONTHLY PLAN PAYMENTS. Plan payments include the Trustee’s fee of 10% and shall begin 30 days from petition filing/conversion date. Debtor shall make payments to the Trustee for the period of 60 months. If the Trustee does not retain the full 10%, any portion not retained will be disbursed to allowed claims receiving payment under the Plan and may cause an increased distribution to the unsecured class of creditors:

\$1,525.81 from month 1 through 60

¹ All references to “Debtor” include and refer to both of the debtors in a case filed jointly by two individuals.

C. **PROPOSED DISTRIBUTIONS.**1. **ADMINISTRATIVE ATTORNEY'S FEES.**Base Fee \$5,000 Total Paid Prepetition \$-0- Balance Due \$5,000

MMM Fee \$_____ Total Paid Prepetition \$_____ Balance Due \$_____

Estimated Monitoring Fee: \$25 /month

Attorney's Fees Payable through Plan at \$625 Monthly (subject to adjustment) for months 1 through 8.

2. **DOMESTIC SUPPORT OBLIGATIONS (as defined in 11U.S.C. §101 (14A)).**

Creditor (+ Last 4 digits of Acct. No.)	Total Claim Amount
--	--------------------

3. **PRIORITY CLAIMS (as defined in 11 U.S.C. § 507).**

Creditor (+ Last 4 digits of of Acct No.)	Total Claim Amount
--	--------------------

IRS	\$4,800
-----	---------

4. **TRUSTEE FEES.** From each payment received from Debtor, the Trustee shall receive a fee, the percentage of which is fixed periodically by the United States Trustee.

5. **SECURED CLAIMS.** Pre-confirmation payments allocated to secured creditors under the Plan, other than amounts allocated to cure arrearages, shall be deemed adequate protection payments. The Trustee shall disburse adequate protection payments to secured creditors prior to confirmation, as soon as practicable, if the Plan provides for payment to the secured creditor, the secured creditor has filed a proof of claim or Debtor or Trustee has filed a proof of claim for the secured creditor under §501(c), and no objection to the claim is pending. If Debtor's payments under the Plan are timely paid, payments to secured creditors under the Plan shall be deemed contractually paid on time.

(a) **Claims Secured by Debtor's Principal Residence Which Debtor Intends to Retain/Mortgage, HOA and Condo Association payments and arrears, if any, paid through the Plan.** If the Plan provides for curing prepetition arrearages on a mortgage on Debtor's principal residence, Debtor will pay, in addition to all other sums due under the proposed Plan, all regular monthly post-petition mortgage payments to the Trustee as part of the Plan. These mortgage payments, which may be adjusted up or down as provided for under the loan documents, are due beginning the first due date after the case is filed and continuing each month thereafter. The Trustee shall pay the post-petition mortgage payments for Debtor's principal residence on the following mortgage claims:

Creditor (+Last 4 Digits of Acct No.)	Collateral Address	Regular Monthly Payment	Arrears
U.S. Bank N.A. c/o BSI Financial Svs. (4884)	8253 Justin Rd. N. Jax., FL	\$523.98	\$18,000

(b) **Claims Secured by other Real Property which Debtor Intends to Retain/Mortgage Payments, HOA and Condo Association payments and arrears, if any, paid through the Plan.** If the Plan provides to cure prepetition arrearages on a mortgage, Debtor will pay, in addition to all other sums due under the proposed Plan, all regular monthly post-petition mortgage payments to the Trustee as part of the Plan. These mortgage payments, which may be adjusted up or down as provided for under the loan documents, are due beginning the first due date after the case is filed and continuing each month thereafter. The Trustee shall pay the post-petition mortgage payments on the following mortgage claims.

Creditor (+Last 4 Digits Of Acct. No.)	Collateral Address	Regular Monthly Payment	Arrears
---	---------------------------	--------------------------------	----------------

(c) **Claims Secured by Real Property/Debtor Intends to Seek Mortgage Modification.** If Debtor obtains a modification of the mortgage, the modified payments shall be paid through the Plan. Pending the resolution of a mortgage modification request, Debtor shall make the following adequate protection payments to the Trustee: (1) for *homestead* property, the lesser of 31% of gross monthly income of Debtor and non-filing spouse, if any (after deducting homeowners association fees), or the normal monthly contractual mortgage payment; or (2) for *non-homestead*, income-producing property, 75% of the gross rental income generated from the property.

Creditor (+Last 4 Digits of Acct No.)	Collateral Address	Adequate Protection Payment
--	---------------------------	------------------------------------

(d) **Claims Secured by Real Property or Personal Property to Which Section 506 Valuation APPLIES (strip down).** Under 11 U.S.C. § 1322(b)(2), this provision does not apply to a claim secured solely by Debtor's principal residence. **A separate motion to determine secured status or to value the collateral must be filed.** The secured portion of the claim, estimated below, shall be paid. Unless otherwise stated in Section E, the payment through the Plan does not include payments for escrowed property taxes or insurance.

Creditor (+Last 4 Digits Of Acct. No.)	Collateral Description/ Address	Claim Amount	Value	Payment Through Plan	Interest Rate
--	---------------------------------	--------------	-------	----------------------	---------------

(e) **Liens to be Avoided Under 11 U.S.C. § 522 or Stripped Off Under 11 U.S.C. §506.** Debtor must file a separate motion under § 522 to avoid a judicial lien or a nonpossessory, nonpurchase money security interest because it impairs an exemption or under § 506 to determine secured status and to strip a lien.

Creditor (+Last 4 Digits of Acct No.)	Collateral Description/ Address
---------------------------------------	---------------------------------

Panatte, LLC	8253 Justin Rd. N. Jacksonville, FL
--------------	--

(f) **Claims Secured by Real Property and/or Personal Property to Which Section 506 Valuation DOES NOT APPLY Under The Final Paragraph in 11 U.S.C. § 1325(a).** The claims listed below were either: (1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of Debtor; or (2) incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value. These claims will be paid in full under the Plan with interest at the rate stated below.

Creditor (+Last 4 Digits Of Acct. No.)	Collateral Description/ Address	Claim Amount	Payment Through Plan	Interest Rate
--	---------------------------------	--------------	----------------------	---------------

(g) **Claims Secured by Real or Personal Property to be Paid with Interest Through the Plan under 11 U.S.C. § 1322(b)(2).** The following secured claims will be paid in full under the Plan with interest at the rate stated below.

Creditor (+Last 4 Digits Of Acct No.)	Collateral Description/ Address	Claim Amount	Payment Through Plan	Interest Rate
Santander Consumer USA, Inc.	2013 Acura	\$16,207	\$199.25 (1-8) \$339.64 (9-60)	7%

(h) **Claims Secured by Personal Property- Maintaining Regular Payments and Curing Arrearage, if any, with All Payments in Plan.**

Creditor (+Last 4 Digits Of Acct No.)	Collateral Description	Regular Contractual Payment	Arrearage
---------------------------------------	------------------------	-----------------------------	-----------

(i) **Secured Claims Paid Directly by Debtor.** The following secured claims are being made via automatic debit/draft from Debtor's depository account and are to continue to be paid directly to the creditor or lessor by Debtor outside the Plan via automatic debit/draft. The automatic stay is terminated *in rem* as to Debtor and *in rem* and *in personam* as to any co-debtor as to these creditors and lessors upon the filing of this Plan. Nothing herein is intended to terminate or abrogate Debtor's state law contract rights.

Creditor (+Last 4 Digits Of Acct No.)	Property/Collateral
---------------------------------------	---------------------

(j) **Surrender of Collateral/Property that Secures a Claim.** Debtor will surrender the following collateral/property. The automatic stay under 11 U.S.C. Sections 362(a) and 1301(a) is terminated *in rem* as to Debtor and *in rem* and *in personam* as to any co-debtor as to these creditors upon the filing of this Plan.

Creditor (+Last 4 Digits Of Acct No.)	Collateral/Property Description/Address
---------------------------------------	---

(k) **Secured Claims that Debtor Does Not Intend to Pay.** Debtor does not intend to make payments to the following secured creditors. The automatic stay is terminated *in rem* as to Debtor and *in rem* and *in personam* as to any co-debtor with respect to these creditors upon the

filing of this Plan. Debtor's state law contract rights and defenses are neither terminated nor abrogated.

**Creditor (+Last 4 Digits
Of Acct No.)**

**Collateral
Description/Address**

6. **LEASES/EXECUTORY CONTRACTS.** As and for adequate protection, the Trustee shall disburse payments to creditors under leases or executory contracts prior to confirmation, as soon as practicable, if the Plan provides for payment to creditor/lessor, the creditor/lessor has filed a proof of claim or Debtor or Trustee has filed a proof of claim for the secured creditor/lessor under § 501(c), and no objection to the claim is pending. If Debtor's payments under the Plan are timely paid, payments to creditors/lessors under the Plan shall be deemed contractually paid on time.

(a) **Assumption of Leases/Executory Contracts for Real or Personal Property to be Paid and Arrearages Cured Through the Plan.** Debtor assumes the following leases/executory contracts and proposes the prompt cure of any prepetition arrearage as follows.

Creditor/Lessor (+Last 4 digits Of Acct No.)	Description of Leased Property	Regular Contractual Payment	Arrearage and Proposed Cure
---	---	--	--

(b) **Assumption of Leases/Executory Contracts for Real or Personal Property to be Paid Directly by the Debtor.** Debtor assumes the following lease/executory contract claims that are paid via automatic debit/draft from Debtor's depository account and are to continue to be paid directly to the creditor or lessor by Debtor outside the Plan via automatic debit/draft. The automatic stay is terminated *in rem* as to Debtor and *in rem* and *in personam* as to any co-debtor as to these creditors and lessors upon the filing of this Plan. Nothing herein is intended to terminate or abrogate Debtor's state law contract rights.

**Creditor/Lessor
(+ Last 4 Digits
Of Acct No.)**

Property/Collateral

(c) **Rejection of Leases/Executory Contracts and Surrender of Real or Personal Leased Property.** Debtor rejects the following leases/executory contracts and will surrender the following leased real or personal property. The automatic stay is terminated *in rem* as to Debtor

and *in rem* and *in personam* as to any co-debtor as to these creditors and lessors upon the filing of this Plan.

**Creditor/Lessor
(+ Last 4 Digits
of Acct No.)
Aileen Fearon-Frisz**

**Property/Collateral
to be Surrendered
Rental Home**

7. **GENERAL UNSECURED CREDITORS.** General unsecured creditors with allowed claims shall receive a *pro rata* share of the balance of any funds remaining after payments to the above referenced creditors or shall otherwise be paid under a subsequent Order Confirming Plan. The estimated dividend to unsecured creditors shall be no less than \$2,399.

D. GENERAL PLAN PROVISIONS:

1. Secured creditors, whether or not dealt with under the Plan, shall retain the liens securing such claims.
2. Payments made to any creditor shall be based upon the amount set forth in the creditor's proof of claim or other amount as allowed by an Order of the Bankruptcy Court.
3. If Debtor fails to check (a) or (b) below, or if Debtor checks both (a) and (b), property of the estate shall not vest in Debtor until the earlier of Debtor's discharge or dismissal of this case, unless the Court orders otherwise. Property of the estate
 - (a) _____ shall not vest in Debtor until the earlier of Debtor's discharge or dismissal of this case, unless the Court orders otherwise; or
 - (b) X shall vest in Debtor upon confirmation of the Plan.
4. The amounts listed for claims in this Plan are based upon Debtor's best estimate and belief and/or the proofs of claim as filed and allowed. Unless otherwise ordered by the Court, the Trustee shall only pay creditors with filed and allowed proofs of claims. An allowed proof of claim will control, unless the Court orders otherwise.

5. The Debtor may attach a summary or spreadsheet to provide an estimate of anticipated distributions. The actual distributions may vary. If the summary of spreadsheet conflicts with this Plan, the provisions of the Plan control prior to confirmation, after which time the Order Confirming Plan shall control.
6. Debtor shall timely file all tax returns and make all tax payments and deposits when due. (However, if Debtor is not required to file tax returns, Debtor shall provide Trustee with a statement to that effect.) For each tax return that becomes due after the case is filed, Debtor shall provide a complete copy of the tax return, including business returns if Debtor owns a business, together with all related W-2s and Form 1099s, to the Trustee within 14 day of filing the return. Unless otherwise ordered, consented to by the Trustee, or ordered by the court, Debtor shall turn over to the Trustee all tax refunds in addition to regular Plan payments. Debtor shall not instruct the Internal Revenue Service or other taxing agency to apply a refund to the following year's tax liability. **Debtor shall spend no tax refunds without first having obtained the Trustee's consent or court approval.**

E. NONSTANDARD PROVISIONS as Defined in Federal Rule of Bankruptcy Procedure 3015(c). Note: Any nonstandard provisions of this Plan other than those set out in this section are deemed void and are stricken.

- | | | |
|----|---|--|
| 1. | Arrears owed U.S. Bank c/o
BSI Fin. Svs: | \$-0- (1-8)
\$346.16 (9-60) |
| 2. | Unsecured Creditors: | \$-0- (1-8)
\$150.01 (9-60)
\$46.14 |
| 3. | IRS Priority Claim: | \$-0- (1-8)
\$92.31 (9-60) |

I HEREBY CERTIFY a copy hereof has been furnished electronically or by US Mail to
all interested parties on the attached matrix this 5 day of February, 2019.

CERTIFICATION

By filing this document, the Attorney for Debtor, or Debtor, if not represented by an attorney, certifies that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in the model Plan adopted by this Court, and that this plan contains no additional or deleted wording or nonstandard provisions other than any nonstandard provisions included in Section E.

Higginbotham Law Firm
Attorneys for Debtor(s)

D.C. Higginbotham, Esquire
Florida Bar #167121
Trent D. Higginbotham, Esquire
Florida Bar #0119203
925 Forest Street
Jacksonville, FL 32204
Phone: (904) 354-6604
FAX: (904) 354-6606

Kerria Holman
Debtor (By D.C. Higginbotham/
Trent D. Higginbotham as Attorney in Fact)

DATED: 2/5/19

**Debtor (By D.C. Higginbotham/
Trent D. Higginbotham as Attorney in Fact)**

DATED:

POWER OF ATTORNEY
FOR FILING AND SIGNING CHAPTER 13 PLANS

I, KEZIA HOLMES and _____, hereby name and appoint my attorneys, D.C. Higginbotham and Trent D. Higginbotham, or either of them, whose business address is 925 Forest St., Jacksonville, FL 32204 to be my lawful Attorney-In-Fact to act for me and sign and file plans, amended plans and modified plans for my Chapter 13 case.

[Signature]
Signature

Signature

DATE: 1/31/19

DATE: _____

STATE OF FLORIDA

COUNTY OF DOCK

Before me the undersigned authority, personally appeared KEZIA HOLMES, and _____ who being first duly sworn, depose(s) and say(s) that he/she/they is the person/people named in the foregoing Power of Attorney; he/she/they has/have read the same, know(s) the contents thereof and the same are true and correct.

SWORN TO AND SUBSCRIBED before me this

31 day of JAN., 2019

by [Signature]

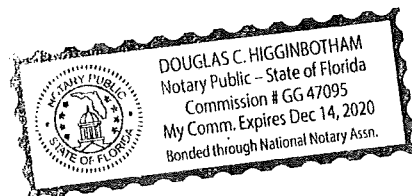
NOTARY PUBLIC, State of Florida

My Commission Expires:

Personally known _____, or

Produced

as identification.



Label Matrix for local noticing
113A-3
Case 3:19-bk-00367-JAF
Middle District of Florida
Jacksonville
Tue Feb 5 14:02:48 EST 2019

ACS/JP Morgan Chase Bank
501 Bleecker St.
Utica, NY 13501-2401

Academy Bank
PO Box 26458
Kansas City, MO 64196-6458

Allied Debt Recover Svcs
for Vystar CU
2000 Warrensville Center Rd
South Euclid, OH 44121-2600

(p)AMERICREDIT FINANCIAL SERVICES DBA GM FINAN
PO BOX 183853
ARLINGTON TX 76096-3853

Asset Acceptance LLC
c/o Rodolfo J; Miro
PO Box 9059
Brandon, FL 33509-9059

BSI Financial Svcs./
U.S. Bank N.A.
PO Box 517
Titusville, PA 16354-0517

CCSC
for Allstate Insurance Co.
PO Box 55156
Boston, MA 02205-5156

(p)CAPITAL ONE
PO BOX 30285
SALT LAKE CITY UT 84130-0285

Certegy Payment Recovery Svcs
for Air Tran Airways Inc.
11601 Roosevelt Blvd.
Saint Petersburg, FL 33716-2202

Kezia L. Holmes
8253 Justin Rd. North
Jacksonville, FL 32210-3482

AFNI
for AT&T
PO Box 3517
Bloomington, IL 61702-3517

Adam Jeffrey Katz, P.A.
for Untied Tranzactions
5571 N. University Dr.,
Ste 204
Pompano Beach, FL 33067-4653

Amcol Systems
for St Vincent's Med Cntr
111 Lancewood Rd
Columbia, SC 29210-7523

American Home Shield Corp.
PO Box 851
Memphis, TN 38101-0851

Autid Systems Inc.
for Winn Dixie
3696 Ulmerton Rd., Ste 200
Clearwater, FL 33762-4237

Borland Grover Clinic
PO Box 919312
Orlando, FL 32891-0001

CN Grier DDS Inc.
8383 Baymeadows Way
Boggs Bldg., Ste A
Jacksonville, FL 32256-8289

Capital Mngmnt Svcs, LP
for Jefferson Capital Sys
698 1/2 South Ogden St
Buffalo, NY 14206-2317

Certegy Payment Recovery Svcs
for Ashley Stewart 184
11601 Roosevelt Blvd.
Saint Petersburg, FL 33716-2202

1st Progress/Stequity
PO Box 84010
Columbus, GA 31908-4010

AIS Services LLC
for HSBC Auto Fin.
50 California St
San Francisco, CA 94111-4612

Alachua County fir/Rescue
PO Box 5038
Gainesville, FL 32627-5038

Amcol Systems Inc
for St. Luke's Hosp
111 Lancewood Rd
Columbia, SC 29210-7523

American Web Loan
522 N 14th St.
Ponca City, OK 74601-4654

Avis Processing Svcs
PO Box 956649
Saint Louis, MO 63195-6649

CBO-FIRST COAST PRIMARY CARE
PO Box 61148
Jacksonville, FL 32236-1148

CPS Security
for Winn Dixie
PO Box 782408
San Antonio, TX 78278-2408

Central Credit Svcs LLC
for Regional Accept Corp
2 Corporate Hills Dr
Saint Charles, MO 63301

Chase
PO Box 15298
Wilmington, DE 19850-5298

City of Jacksonville
117 West Duval Street Ste. 480
Jacksonville, FL 32202-5721

City of Jax Fir Res
PO Box 863005
Orlando, FL 32886-3005

Coastline Fed Credit Union
4651 Emerson St.
Jacksonville, FL 32207-4920

Convergent Outsourcing Inc
for Regions Bank
10750 Hammerly Blvd #200
Houston, TX 77043-2317

Credit Coll
for Progressive Ins Co.
PO Box 9134
Needham Heights, MA 02494-9134

Credit Coll/USA
for Dr. A. Skigen
PO Box 873
Morgantown, WV 26507-0873

Credit Collection Svcs
for Quest Diagnostics
PO Box 55126
Boston, MA 02205-5126

Credit Managment LP
for Comcast
4200 International Pkwy
Carrollton, TX 75007-1912

Credit One Bank
PO Box 60500
City of Industry, CA 91716-0500

Credit Protection Asso
for Comcast
One Galleria Tower
Dallas, TX 75240

D.C. Higginbotham
925 Forest St.
Jacksonville, FL 32204-2839

Day Investment & Consulting
888 Foster City Blvd, Apt A1
Foster City, CA 94404-2201

Diversified Consult, Inc.
for Vonage
PO Box 551268
Jacksonville, FL 32255-1268

Dr. Bernadette Kelley
2504 Beauthberry Cir E
Jacksonville, FL 32246-1349

Duval County Tax Collector
231 E. Forsyth St.
Jacksonville, FL 32202-3361

Duval County Tax Collector
231 Forsyth St. #130
Jacksonville FL 32202-3380

ER Med Specialist of Jax
for FirstPoint Collection
PO Box 26140
Greensboro, NC 27402-6140

Encircle Collections In
for Serrano Pain & Body
1691 NW 107th Ave
Miami, FL 33172-2707

Enhanced Recovery
for Comcast
PO Box 23870
Jacksonville, FL 32241-3870

Enterprise
PO Box 801988
Kansas City, MO 64180-1988

Equable Ascent Fin.
1120 W. Lake Cook Rd Ste
Buffalo Grove, IL 60089-1970

Espling Jewelers
9825 40 San Jose Blvd
Jacksonville, FL 32257-5489

Financial Corporation of
America for HNI Med Svcs
PO Box 203500
Austin, TX 78720-3500

First Coast Cardiovas
Institue
Po Box 551308
Jacksonville, FL 32255-1308

First Coast Med Assoc
13241 Bartram Pakr Blvd
Ste 413
Jacksonville, FL 32258-5237

First Premier Bank
PO Box 5529
Sioux Falls, SD 57117-5529

Florida Dept. of Revenue
Bankruptcy Unit
P.O. Box 6668
Tallahassee, FL 32314-6668

Franklin collection Sv
for ATT
2978 W Jackson St
Tupelo, MS 38801-6731

GM Financial
PO Box 181145
Arlington, TX 76096-1145

Giove Law Office, P.C
Check n Go
PO Box 844
Amherst, NY 14226-0844

Global Payments Check
PO Box 61158
Chicago, IL 60666

HSBC Auto Fin
PO Box 17904
San Diego, CA 92177-7904

HSN
PO Box 9090
Clearwater, FL 33758-9090

IC System, Inc.
for AT&T
PO Box 64437
Saint Paul, MN 55164-0437

IRS
PO Box 7346
Philadelphia, PA 19101-7346

Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101-7346

JP Morgan Chase Bank AS ELT
for Educational Credit
Management Corp.
PO Box 16408
Saint Paul, MN 55116-0408

Jacksonville Clinic
PO Box 551308
Jacksonville, FL 32255-1308

Jacksonville Ortho Inst
PO Box 34429
Seattle, WA 98124-1429

(p)VYSTAR CREDIT UNION
PO BOX 45085
JACKSONVILLE FL 32232-5085

(p)JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

Law Office of
Palmer, Reifler & Assoc.
for Winn Dixie
PO Box 607774
Orlando, FL 32860-7774

Law Office of
Robert C. Davis, PA
24 North Market St.
Suite 301A
Jacksonville, FL 32202-2810

Lin's Electric Inc.
3840 Magill Rd
Jacksonville, FL 32220-3228

Loan Max LLC
1320 Boone Ave. Ext
Kingsland, GA 31548-6511

MAF Collection Srvc
134 S Tampa St.
Tampa, FL 33602-5354

MG Credit
for Borland Groover
5115 San Juan Ave
Jacksonville, FL 32210-3137

MG Credit
for NORmandy Dentistry
5115 San Juan Ave.
Jacksonville, FL 32210-3137

MJ Altman CO., Inc.
for St Vincents Patholkogy
PO Box 3070
Ocala, FL 34478-3070

MSB
PO Box 16755
Austin, TX 78761-6755

Mark E. Gelfand, Esq.
for Signet Diagnostic
Imaging N. FL
560 South Broadway
Hicksville, NY 11801-5013

Meiver Urological Clinic
PO Box 830469
Birmingham, AL 35283-0469

Med Busi Bur
for Diagnostic Imaging PA
1460 Renaissance Dr
Park Ridge, IL 60068-1349

Merchants Assoc Coll
Divison, Inc
for Shands Jax
134 S. Tampa St
Tampa, FL 33602-5354

Metlife Auto & Home
PO Box 41753
Philadelphia, PA 19101-1753

Midland Credit Mngmnt, Inc
for Asset Acceptance LLC
PO Box 2036
Warren, MI 48090-2036

NCO Financial Systems Inc
for Wachovia
507 Prudential Rd
Horsham, PA 19044-2308

National Credit Adjusters
for Check n Go
PO Box 3023
Hutchinson, KS 67504-3023

Navient
PO Box 9533
Wilkes Barre, PA 18773-9533

Navy Fed CU
PO Box 3000
Merrifield, VA 22119-3000

Normandey Dentistry
7885 Normandy Blvd
Jacksonville, FL 32221-6640

Nthrive
UF Health Jax
c/o n Thrive
4500 Salisbury Rd, Ste 460
Jacksonville, FL 32216-0954

O.P.A.A.
PO Box 313
Orange Park, FL 32067-0313

Panatte LLC
228 Park Ave. South
New York, NY 10003-1502

(p)PERITUS PORTFOLIO SERVICES
PO BOX 141419
IRVING TX 75014-1419

Precision Imaging Center
PO Box 371863
Pittsburgh, PA 15250-7863

(p)PROFESSIONAL DEBT MEDIATION
7948 BAYMEADOWS WAY
2ND FLOOR
JACKSONVILLE FL 32256-8539

Progressive
PO Box 105428
Atlanta, GA 30348-5428

Progressive Finance
11629 Suth 700 East, #250
Draper, UT 84020

(p)PROG LEASING LLC
256 WEST DATA DRIVE
DRAPER UT 84020-2315

Providian
4940 Johnson Dr
Pleasanton, CA 94588-3308

RJM Acq LLC
for Compass Bank
575 Underhill Blvd Ste 2
Syosset, NY 11791-3426

Regional Acceptance CO
1420 E. Fire Tower Rd Ste
Greenville, NC 27858-4139

Regionl Acceptance Corp.
PO Box 1847
Wilson, NC 27894-1847

Santander Consumer USA, Inc.
PO Box 961245
Fort Worth, TX 76161-0244

Signet Diagnostic Imaging
N. FL
PO Box 30002
New York, NY 10087-0002

Southeast Orthopedic Spec
Dept 866
PO Box 850001
Orlando, FL 32885-0001

St Vencent's Med Cntr
Riverside
PO JBox 864917
Orlando, FL 32886-4917

St. Vincent's Primary Care
PO Box 86438
Orlando, FL 32886-0001

Suburban Credit Corp.
for ER Medical Specialist
PO Box 30640
Alexandria, VA 22310-8640

Sunbelt Crdt
SFC Central
Bankruptcy PO Box 811
Spartanburg, SC 29304

The Law Offices of Bennett &
Deloney, P.C.
PO Box 190
Midvale, UT 84047-0160

Transworld Systems Inc
500 Virginia Dr, Ste 514
Fort Washington, PA 19034-2707

UF Health-Jax
PO Box 830270
Birmingham, AL 35283-0270

UTA
3200 Executive Way
Hollywood, FL 33025-3930

United States Attorney
300 North Hogan St Suite 700
Jacksonville, FL 32202-4204

Wells Fargo Bank, N.A
PO Box 19657
Irvine, CA 92623-9657

Westgae Resorts
2801 Old Winter Garden Rd
Ocoee, FL 34761-2965

Douglas C Higginbotham +
925 Forest St.
Jacksonville, FL 32204-2839

United States Trustee - JAX 13/7 7+
Office of the United States Trustee
George C Young Federal Building
400 West Washington Street, Suite 1100
Orlando, FL 32801-2210

Douglas W Neway +
Post Office Box 4308
Jacksonville, FL 32201-4308

Note: Entries with a '+' at the end of the
name have an email address on file in CMECF

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

AmeriCredit
PO Box 183853
Arlington, TX 76096

Cap One
PO box 85520
Richmond, VA 23285

Jax Navy FCU
PO Box 45085
Jacksonville, FL 32232

Jefferson
for Compass Bank
16 McLeland Rd
Saint Cloud, MN 56303

Peritus Portfolio
Svs. II, LLC
PO Box 141419
Irving, TX 75014

Professional Debt
for Florida Payroll Advance
7948 Baymeadows Way
Jacksonville, FL 32256

Progressive Finance
11629S. 700th E.
Ste 750
Draper, UT 84020

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u) Jerry A. Funk
Jacksonville

(d) Asset Acceptance LLC
c/o rodolfo J. Miro
PO Box 9059
Brandon, FL 33509-9059

(d) Dr. Bernadette Kelley
2504 Beauthberry Cir. E
Jacksonville, FL 32246-1349

(u) Southeast Orthoedic Spec
Dept 866

End of Label Matrix
Mailable recipients 121
Bypassed recipients 4
Total 125